

# UNITED STATES BANKRUPTCY COURT

## Eastern District of Michigan

In re Happy K. Harper

Case No.12-60089-TJT  
Chapter 13  
Judge Tucker

Debtor

### Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

**Name of creditor:** U.S. Bank, National Association, as servicing agent for MICHIGAN STATE HOUSING DEVELOPMENT **Court claim no. (if known):** 3

#### AUTHORITY

|   |             |  |
|---|-------------|--|
| <b>Last four digits</b> of any number you use to identify the debtor's account: | <b>7409</b> | <b>Date of payment change:</b><br><br>Must be at least 21 days after date 4/1/2013 of this notice<br><br><b>New total payment:</b> \$464.21<br>Principal, interest, and escrow, if any |
|---|-------------|--|

#### Part 1: Escrow Account Payment Adjustment

**Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Escrow Analysis

Current escrow payment: \$557.73

New escrow payment: \$247.18

#### Part 2: Mortgage Payment Adjustment

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?**

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$217.03

New principal and interest payment: \$217.03

#### Part 3: Other Payment Change

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$774.76

New mortgage payment: \$464.21

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

☐ I am the creditor ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Brett A. Border (P65534) Date 02/27/2013  
Signature

**Print:** Brett A. Border Title Bankruptcy attorney  
First name Middle Name Last name

Company Schneiderman & Sherman P.C.

Address 23938 Research Drive Suite #300  
Number Street

Farmington Hills MI 48335  
City State Zip Code

Contact phone ( 248 ) 539 - 7400 Email: [bborder@sspclegal.com](mailto:bborder@sspclegal.com)

## Representation of Printed Document



U.S. Bank Home Mortgage  
Wisconsin Servicing  
16900 West Capitol Dr.  
Brookfield, WI 53005

9-726-98887-0000596-001-000-000-000-000

HAPPY HARPER  
14363 ROSEMONT AVE  
DETROIT MI 48223-3555

## Contact Information

24 Hour Automated Service: 1-800-365-7772  
Customer Service Hours:  
Customer Service Representatives are available  
Monday - Friday, 7:00 a.m. - 6:00 p.m. CT  
Hearing Impaired: 1-800-874-5563  
A TDD/TTY machine is required when calling the Hearing Impaired  
telephone number. Customer Service Representatives are available  
Monday - Friday, 8:00 a.m. - 6:00 p.m. CT

## Correspondence Address:

U.S. Bank Home Mortgage  
Wisconsin Servicing  
P.O. Box 21948  
Eagan, MN 55123

www.usbankhomemortgage.com

## Payment Information

|                            |                 |                            |
|----------------------------|-----------------|----------------------------|
| ACCOUNT NUMBER:            | 7409            |                            |
| ANALYSIS DATE:             | 01/23/13        |                            |
|                            | PRESENT PAYMENT | NEW PAYMENT As of 04/01/13 |
| Principal & Interest (P&I) | 217.03          | 217.03                     |
| Escrow Deposit             | 557.73          | 247.18                     |
| Total                      | 774.76          | 464.21                     |

## Annual Escrow Account Disclosure Statement

### Coming Year Escrow Projections

The Coming Year Escrow Projection is a month by month estimate of activity in your escrow account over the next 12 months. Your current escrow balance and all anticipated payments and disbursements are included to determine the Projected Escrow Account Balance. When your escrow balance reaches its lowest point during an account cycle, that balance is targeted to be your cushion amount or low point. The Required Escrow Account Balance is the amount to be on deposit as allowed by Federal law, State law, and/or your mortgage documents; and may include a cushion of up to 1/6th of your Anticipated Annual Disbursements. Your projected low balance is 775.56 and the lowest required balance should not exceed 0.00. The amount is indicated below with an arrow (<). This results in an overage of 2,500.79. Please retain this statement for comparison with the actual activity in your account.

| ANTICIPATED ANNUAL DISBURSEMENTS  |          | ACCOUNT PROJECTIONS |   |                   |                                     |                                    |
|-----------------------------------|----------|---------------------|---|-------------------|-------------------------------------|------------------------------------|
|                                   |          | MONTH               | ANTICIPATED AMOUNT<br>TO ESCROW FROM ESCROW | DESCRIPTION       | PROJECTED ESCROW<br>ACCOUNT BALANCE | REQUIRED ESCROW<br>ACCOUNT BALANCE |
| MORTGAGE INS                      | 173.64   |                     |   | Beginning Balance | 1,008.32                            | 232.76                             |
| CITY TAX                          | 2,155.57 | 04/13               | 247.18                                      | RBP MTG INS       | 1,241.03                            | 465.47                             |
| HAZARD INS                        | 637.00   | 05/13               | 247.18                                      | RBP MTG INS       | 1,473.74                            | 698.18                             |
| TOTAL DISBURSEMENTS               | 2,966.21 | 06/13               | 247.18                                      | RBP MTG INS       | 1,706.45                            | 930.89                             |
| 1/12th Total Annual Disbursements |          | 07/13               | 247.18                                      | RBP MTG INS       | 1,939.16                            | 1,163.60                           |
| Monthly Deposit                   | 247.18   | 08/13               | 247.18                                      | RBP MTG INS       | 2,171.87                            | 1,396.31                           |
|                                   |          | 08/13               |   | CITY TAX          | 2,128.08                            | 1,352.52                           |
|                                   |          | 08/13               | 43.79                                       | MULTI PARCEL      | 1,132.29                            | 356.73                             |
|                                   |          | 09/13               | 247.18                                      | RBP MTG INS       | 1,365.00                            | 589.44                             |
|                                   |          | 10/13               | 247.18                                      | RBP MTG INS       | 1,597.71                            | 822.15                             |
|                                   |          | 11/13               | 247.18                                      | RBP MTG INS       | 1,830.42                            | 1,054.86                           |
|                                   |          | 12/13               | 247.18                                      | RBP MTG INS       | 2,063.13                            | 1,287.57                           |
|                                   |          | 12/13               | 46.69                                       | CITY TAX          | 2,016.44                            | 1,240.88                           |
|                                   |          | 12/13               | 1,069.30                                    | MULTI PARCEL      | 947.14                              | 171.58                             |
|                                   |          | 01/14               | 247.18                                      | RBP MTG INS       | 1,179.85                            | 404.29                             |
|                                   |          | 02/14               | 247.18                                      | RBP MTG INS       | 1,412.66                            | 637.00                             |
|                                   |          | 02/14               | 637.00                                      | HAZARD INS.       | 775.56                              | 0.00 <                             |
|                                   |          | 03/14               | 247.18                                      | RBP MTG INS       | 1,008.27                            | 232.71                             |
|                                   |          | TOTAL               | 2,966.16                                    | 2,966.21-         |                                     |                                    |

#### PROJECTED ESCROW BALANCE SUMMARY

AS OF 01/23/13  
PROJECTED LOW BAL 775.56  
LESS REQUIRED LOW BAL .00  
OVERAGE 2,500.79  
ESCROW OVG PRORATED FOR 6 MONTHS .00

**NOTICE:** Please be advised that this analysis is an attempt to keep you informed as to the condition of your escrow account. We are aware of your Bankruptcy proceedings. This document is being provided for informational purposes only and should not be construed as a demand for payment. In addition, the contractual due date shown may not reflect the current due date under the terms of your bankruptcy plan. Post-petition payments scheduled for payment outside your plan should be paid on their normal due date.



SEE REVERSE SIDE FOR  
ADDITIONAL INFORMATION



HAPPY HARPER

### ESCROW OVERAGE NOTICE

LOAN NUMBER: 7409  
Overage Amount: \$2,500.79

- Federal Law requires that any overage of \$50.00 or greater be returned to you within 30 days from the date of the analysis. If your account is current, a check will be mailed to you separately. If your account is delinquent, the overage will be retained until the account becomes current.
- If the overage is less than \$50.00, it will be used to reduce your monthly payment.

Internet Reprint

Loan Number: 7409

## ESCROW ACCOUNT HISTORY

Date: 01/23/13

- ♦ This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- ♦ An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- ♦ When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- ♦ Your projected low point may or may not have been reached based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous coverage was returned to escrow
- Previous shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

| MONTH | PAYMENTS TO ESCROW |              | DISBURSEMENTS FROM ESCROW |           | DESCRIPTION       | ESCROW BALANCE |            |
|-------|--------------------|--------------|---------------------------|-----------|-------------------|----------------|------------|
|       | PROJECTED          | ACTUAL       | PROJECTED                 | ACTUAL    |                   | PROJECTED      | ACTUAL     |
| 11/12 | 299.27             | *            | 14.47                     | *         | BEGINNING BALANCE | 1,238.85       | 2,185.91-  |
| 11/12 |                    |              |                           |           | RBP MTG INS       | 1,523.65       | 2,185.91-  |
| 12/12 | 299.27             | *            | 14.47                     | *         | RBP MTG INS       | 1,523.65       | 2,200.38-  |
| 12/12 |                    |              | 578.89                    | 46.69*    | RBP MTG INS       | 1,808.45       | 2,200.38-  |
| 12/12 |                    |              | 1,175.16                  | 1,069.30* | CITY TAX          | 1,229.56       | 2,247.07-  |
| 12/12 |                    |              |                           | 14.47*    | MULTI PARCEL      | 54.40          | 3,316.37-  |
| 01/13 | 299.27             | 3,904.11 * E | 14.47                     | *         | RBP MTG INS       | 54.40          | 3,330.84-  |
| 01/13 |                    |              |                           | 14.47*    | RBP MTG INS       | 339.20         | 573.27 E   |
| 02/13 | 299.27             | 557.73 * E   | 14.47                     | 14.47 E   | RBP MTG INS       | 339.20         | 558.80     |
| 02/13 |                    | E            | 624.00                    | 637.00* E | RBP MTG INS       | 624.00         | 1,102.06 E |
| 03/13 | 299.27             | 557.73 * E   | 14.47                     | 14.47 E   | HAZARD INS.       | 0.00 <         | 465.06 E   |
| 04/13 | 299.27             | * E          | 14.47                     | * E       | RBP MTG INS       | 284.80         | 1,008.32 E |
| 05/13 | 299.27             | * E          | 14.47                     | * E       | RBP MTG INS       | 569.60         | 1,008.32 E |
| 06/13 | 299.27             | * E          | 14.47                     | * E       | RBP MTG INS       | 854.40         | 1,008.32 E |
| 07/13 | 299.27             | * E          | 14.47                     | * E       | RBP MTG INS       | 1,139.20       | 1,008.32 E |
| 08/13 | 299.27             | * E          | 14.47                     | * E       | RBP MTG INS       | 1,424.00       | 1,008.32 E |
| 08/13 |                    | E            | 43.79                     | * E       | RBP MTG INS       | 1,708.80       | 1,008.32 E |
| 08/13 |                    | E            | 995.79                    | * E       | CITY TAX          | 1,605.01       | 1,008.32 E |
| 09/13 | 299.27             | * E          | 14.47                     | * E       | MULTI PARCEL      | 669.22         | 1,008.32 E |
| 10/13 | 299.27             | * E          | 14.47                     | * E       | RBP MTG INS       | 954.02         | 1,008.32 E |
| TOTAL | 3,591.24           | 5,019.67     | 3,591.27                  | 1,825.34  | RBP MTG INS       | 1,238.82       | 1,008.32 E |

The last analysis projected the disbursements from your escrow account would be 3,591.27. The required balance should not have exceeded 0.00. The Required Escrow Account Balance is the amount to be on deposit as allowed by Federal law, State law, and/or your mortgaged documents; the amount is indicated with an arrow (<).

## Annual FHA Disclosure

FHA Mortgage Insurance for loans closed on or after January 1, 2001. If you paid an up-front mortgage insurance premium, you will also be charged a monthly mortgage insurance premium until the loan to value ratio of your mortgage reaches 78 percent of the initial sales price or appraised value of your home, whichever was the lower (provided that premiums are paid for at least five years). Your lender can advise you on when the mortgage will reach the 78 percent level through normal amortization.

If you have a 15-year mortgage and make a down payment in excess of 10 percent, you will not have to make monthly mortgage insurance premiums. If you are required to pay a premium, you may reach the 78 percent loan to value threshold earlier than on longer term mortgages and may not have to pay monthly mortgage insurance premiums for the full five years.

You are required to make these payments on your FHA-insured loan unless you refinance or the mortgage is otherwise paid in full. If you were not charged an up-front premium you will pay the monthly premium for the life of the mortgage. For additional information, please contact our Customer Service Center.

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

In The Matter of:

Happy K. Harper

Chapter 13  
12-60089-TJT  
Judge Tucker

STATE OF MICHIGAN  
COUNTY OF OAKLAND

**PROOF OF SERVICE**

Brett A. Border, being first duly sworn, deposes and says that he is employed by SCHNEIDERMAN & SHERMAN, P.C., Attorneys at Law, and that on the 27<sup>TH</sup> day of February, 2013, a copy of the Notice of Mortgage Payment Change, was served upon the following parties either electronically, or by depositing said copies in the U.S. Mail, postage paid:

Happy K. Harper  
14363 Rosemont  
Detroit, MI 48223

Tammy L. Terry  
Buhl Building  
535 Griswold  
Suite 2100  
Detroit, MI 48226

Jesse R. Sweeney  
30555 Southfield  
Suite 400  
Southfield, MI 48076

I certify under penalty of perjury that the foregoing is true and correct.

By: /S/ Brett A. Border  
Brett A. Border (P65534)  
bborder@sspclegal.com  
Attorney for U.S. Bank, National Association  
23938 Research Drive, Suite 300  
Farmington Hills, Michigan 48335  
248-539-7400